June 17, 2016

Mr. John Huff, Director Missouri DIFIPR PO Box 690 Jefferson City, MO 65102 RECEIVED

JUN 23 2016

MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

Mr. John Huff,

Missouri does not have a great reputation for health. Indeed, the state is near the bottom of national rankings, and the counties of southeast Missouri routinely have the lowest rankings in the state.

As shown in the enclosed excerpt from the Missouri Department of Health and Senior Services' Health Assessment, counties throughout our region rank near the bottom, both in factors determining health and in health outcomes.

As a city councilman for Cape Girardeau, I know that this is something that weighs heavily on our economy and on families who live here. Families in our region need more affordable healthcare choices offering access to more providers in their neighborhood. As it is, too many are either uninsured or forced to seek treatment in St. Louis or over the border in Tennessee because the health plans they can currently afford do not cover local physicians.

Free markets can help ensure improved outcomes by establishing access to affordable healthcare, but only if we keep government out of the way. I believe that allowing the free market to do its work and approving the merger of Anthem and Cigna can help give families the additional choices they need.

Should the merger of Anthem and Cigna come to fruition, I strongly believe Missouri will benefit from lower prices and a results-driven approach. Their combination will help promote better health, giving consumers in our region more choices for obtaining affordable health insurance to reverse Missouri's reputation on this issue.

I hope that you will support this merger.

Thank you,

Victor R. Gunn

924 N. Cape Rock Drive Cape Girardeau, MO 63701 Place matters when it comes to both health determinants. and health outcomes. In Missouri, as in many states, health varies from one region to another. The 2013 County Health Rankings report ranks Missouri counties according to their summary measures of health outcomes and health factors. Counties also receive a rank for mortality, morbidity, health behaviors, clinical care, social and economic factors, and the physical environment.31 Each of these rankings represents a weighted summary of a number of measures. Health outcomes are a proxy for how healthy a county is while health factors reveal the factors that influence the health of the county.

St. Charles County, which is located in the St. Louis Metro region, has the highest ranking for health factors which include health behaviors, clinical care, social and economic factors, and the physical environment, while St. Louis City, also part of the St. Louis Metro Region, has the lowest ranking. A large number of counties in the Southeast Region are in the lower quarter (87-115) of the health factors rankings. The health outcomes rankings again reveal St. Charles County in the top position, while

Dunklin County in the Southeast region is ranked in the lowest position. Figure 23 is a rankings map of the health factors by county. A large number of counties (N=17) in the Southeast Region are clustered in the lowest quarter (87-115) of the health outcomes rankings. In the Northwest Region of Missouri, several adjacent counties (N=5) have high rankings (1-29) for both health factors and health outcomes. Figure 24 is a rankings map of the health outcomes by county. Missourians have significant variations in their determinants of health and their health outcomes, based on where they live. Tables showing each county's rankings are included in Appendix A.

2013 Health Outcomes - Missouri

2013 Health Factors - Missouri

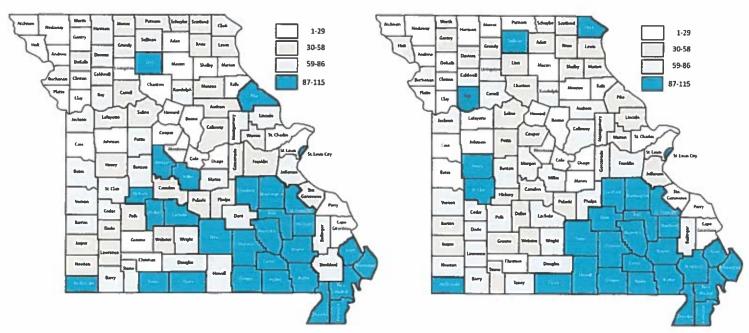


Figure 23-Health Factors by County Source: County Health Rankings

Figure 24-Health Outcomes by County Source: County Health Rankings